# GOVERNMENT OF INDIA
# DEFENCE
# LOK SABHA

UNSTARRED QUESTION NO:4068
ANSWERED ON:14.12.2000
INSURANCE COVER TO DEFENCE PERSONNEL
DILIP KUMAR MANSUKHLAL GANDHI

**Will the Minister of DEFENCE be pleased to state:**

(a) whether the Government propose to provide insurance cover to army personnel involved in internal security duties similar to one already provided to civilian security and police agencies; and

(b) if so, the details thereof and the action-plan chalked out therefor?

## Answer

MINISTER OF DEFENCE (SHRI GEORGE FERNANDES)

(a) & (b): A Statement is attached.

STATEMENT REFERRED TO IN REPLY TO PARTS (a) & (b) OF LOK SABHA UNSTARRED QUERSTION NO. 4068 FC 14.12.2000

All Army personnel are covered by the Army Group Insurance (AGI) Scheme. The AGI Scheme provides insurance cover for death (including suicide) in peace time, on internal security duties, in war-like situations and in actual combat. The AGI Scheme makes payments to the tune of Rs. 8.0 lakhs as insurance amount to the next-of-kin (NOK) of deceased officers and Rs. 3.75 lakhs to the NOK of JCOs and Other Ranks. The maturity benefits under the Scheme are also paid, depending on the length of service/contribution made. The Central Para Military Forces (CPMFs)/ Central Police Organizations (CPOs) are covered under the Central Government Employees Insurance Scheme and the insured amount varies from Rs. 15,000 to Rs. 1,20,000/- depending on whether the employee belongs to Group 'A', 'B', 'C' or 'D'. In case of Assam Rifles, there is a separate scheme called Assam Rifles Group Insurance Scheme, under which the insurance cover for officer is Rs. 5 lakhs and for Junior Commissioned Officer / Other Rank Rs. 3 lakhs.